

We Claim:

1. A system for authenticating the identity of a user comprising:
 - a user;
 - an authenticating party,
 - 5 where the user enters identifying information to a web page associated with the authenticating party along with details of a communication identifier, the authenticating party generates a unique passkey and sends a communications message including the unique passkey to the user by way of the communication identifier, the user then operable to enter a passkey using an appropriate mechanism provided for at the web page and where the authenticating party authenticates the identity of the user in accordance with the result of a comparison between the passkey entered via the web page and the generated unique passkey.
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 2. A system for authenticating the identity of a user comprising:
 - 15 a user;
 - an authenticating party,
 - where the authenticating party identifies the user through a first communication identifier and generates and communicates a unique passkey to a second communication identifier, the user thereafter being prompted to send a communications message including a passkey to a predefined destination address associated with the authenticating party and where, upon receipt of the communication message at the predefined destination address, the authenticating party compares the generated unique passkey with the passkey included in the communications message and authenticates the identity of the user in accordance with the result of the comparison.
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3. A system for authenticating the identity of a user according to claim 2, where the user provides details of the first communication identifier and the second communication identifier to the authenticating party as an initial step.
4. A system for authenticating the identity of a user according to any preceding 5 claim where if the user cannot be authenticated after one or more attempts, the authenticating party prevents further attempts at authentication until the user contacts the authenticating party and satisfies the authenticating party as to their identity through an additional security procedure.
5. A system for authenticating the identity of a user according to any preceding 10 claim, where the communication identifiers are at least two of the following: a mobile phone number; an instant messenger address; an e-mail address; a fixed phone number; a facsimile number; a domain name; a static IP address; a postal address.
6. A system for authenticating the identity of a user according to any preceding 15 claim, where the communications messages are one of the following: an e-mail, a SMS message, a MMS message, a data packet including data inputted by the user at a web page, a physical postal package sent to the user's home or shipping address.
7. A system for authenticating the identity of a user according to any preceding 20 claim, where the passkey is alphabetic, alphanumeric or numeric in format.
8. A system for authenticating the identity of a user according to any preceding claim, where the passkey is modified for security purposes.
9. A system for authenticating the identity of a user according to claim 8, where 25 the passkey is encrypted.
10. A user seeking authentication of their identity by an authenticating party, the user entering identifying information to a web page associated with the authenticating party along with details of a communication identifier, the user

thereafter receiving a communications message from the authenticating party via the communication identifier, the communications message including a unique passkey generated by the authenticating party, and in response operable to enter a passkey using an appropriate mechanism provided for at 5 the web page, the authenticating party thereafter comparing the generated unique passkey with the passkey entered via the web page and authenticating the identity of the user in accordance with the results of the comparison.

11. A user seeking authentication of their identity by an authenticating party, the user being identified by the authenticating party through a first communication 10 identifier and thereafter receiving a unique passkey generated by the authenticating party and communicated by way of a second communication identifier recorded with the authenticating party as being applicable to that user, the user thereafter sending a communications message including a passkey to a predefined destination and the authenticating party thereafter 15 comparing the generated unique passkey with the passkey included in the user's communication message and authenticating the identity of the user in accordance with the result of the comparison.

12. A system for authenticating the identity of a user according to claim 8, where the passkey is distorted while still being recognisable.

20 13. An authenticating party capable of authenticating the identity of a user, the authenticating party receiving identifying information and details of a communication identifier by way of a web page associated with the authenticating party, generating and communicating a unique passkey via the second communication identifier and receiving a passkey entered by the user 25 using an appropriate mechanism provided for at the web page and authenticating the identity of the user in accordance with the result of a comparison between the generated unique passkey and the passkey entered by the user via the web page.

30 14. An authenticating party capable of authenticating the identity of a user, the authenticating party identifying the user through a first communication

identifier; generating and communicating a unique passkey to the user through a second communication identifier recorded with the authenticating party as being applicable to that user; receiving a communications message from the user including a passkey at a predefined destination address and 5 authenticating the identity of the user in accordance with the result of a comparison between the generated unique passkey and the passkey included in the user's communication message.

15. A method for authenticating the identity of a user comprising:

- identifying the user through information entered at a web page;
- 10 generating and sending a unique passkey to a communication identifier associated with the user;
- receiving a passkey entered at the web page; and
- 15 authenticating the identity of a user in accordance with the results of a comparison between the passkey entered at the web page and the generated unique passkey.

16. A method for authenticating the identity of a user comprising:

- identifying the user through a first communication identifier;
- generating and sending a unique passkey to a second communication identifier associated with the user;
- 20 receiving a communications message at a predefined destination from the user including a passkey; and
- authenticating the identity of the user in accordance with the results of a comparison between the passkey in the communications message and the generated unique passkey.

17. A computer readable medium having software recorded thereon, said software including:

identifying means for identifying the user through information entered at a web page;

5 communication means for generating and sending a unique passkey to a communication identifier associated with the user; and receiving a passkey entered at the web page; and

10 authenticating means for authenticating the identity of a user in accordance with the results of a comparison between the passkey entered at the web page and the generated unique passkey.

18. A computer readable medium having software recorded thereon, said software including:

identifying means for identifying the user through a first communication identifier;

15 communication means for generating and sending a unique passkey to a second communication identifier associated with the user; and receiving a communications message at a predefined destination from the user including a passkey; and

20 authenticating means for authenticating the identity of the user in accordance with the results of a comparison between the passkey in the communications message and the generated unique passkey.

19. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user comprising:

a user;

25 an authenticating party; and

a mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and the new mobile phone,

where the authenticating party identifies the user through information provided in a communication message sent from the new mobile phone and generates and communicates a unique passkey to a second communication identifier associated with the user, the user thereafter being prompted to send a communications message including a passkey to a predefined destination and where upon receipt of the communications message, the authenticating party compares the generated unique passkey with the passkey included in the communications message and authenticates the identity of the user in accordance with the result of the comparison and where, once the user has been authenticated, the authenticating party authorises the mobile phone carrier to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone.

15 20. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user comprising:

a user;

an authenticating party; and

20 a mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and new mobile phone,

where the authenticating party identifies the user through information entered at a web page, including information as to the number of the new mobile phone, and generates and communicates a unique passkey to the new mobile phone by an appropriate communications message, the user thereafter being prompted to enter a passkey at the web page and where upon entering the passkey at the web page, the authenticating party compares the generated unique passkey with the passkey entered at the web page and authenticates the identity of the user in accordance with the result of the comparison and

where, once the user has been authenticated, the authenticating party authorises the mobile phone carrier to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone.

- 5 21. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to claim 19 or claim 20, where the information by which the authenticating party identifies the user includes the number of the mobile phone or SIM card.
- 10 22. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to claim 19 or claim 21, as dependent on claim 19, where the predefined destination is an e-mail address and the communications message is an e-mail message.
- 15 23. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to any one of claims 19 to 22, where the mobile phone carrier adds the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone by changing a user's account with the mobile phone carrier associated with the mobile phone or SIM card to record the new mobile phone number and thereby associate the user's account with the new mobile phone number.
- 20 24. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to any one of claims 19 to 22, where the authenticating party authorises the mobile phone carrier to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone by issuing a series of commands representative of the user having made a number of mobile terminating calls using the mobile phone or SIM card and issuing a series of commands representative of the user having made a credit payment on a user's account associated with the new mobile phone having a corresponding value to the value of the number of mobile terminating calls.
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25. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to any one of claims 19 to 24, where upon the user failing to authenticate their identity a preset number of times, the authenticating party prevents further requests to transfer credit of a mobile phone or SIM card to a new mobile phone until such time as the user satisfies the authenticating party as to their identity through an additional security procedure.

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26. An authenticating party for use in a system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user, the authenticating party operable to identify the user through information provided in a communication carrier sent from a new mobile phone, generate and communicate a unique passkey to a second communication identifier associated with the user and receive a communications message, at a predefined destination, including a passkey, the authenticating party thereafter authenticating the user on the basis of a comparison between the generated unique passkey and the passkey included in the communications message and, if the user is authenticated, authorise a mobile phone carrier who operates a telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone.

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27. An authenticating party for use in a system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user, the authenticating party operable to identify the user through information entered at a web page, including information as to the number of the new mobile phone, generate and communicate a unique passkey to the new mobile phone by an appropriate communications message and receive a passkey entered at the web page in response to the communications message, the authenticating party thereafter authenticating the user on the basis of a comparison between the generated unique passkey and the passkey entered at the web page and, if the user is authenticated, authorise a mobile phone carrier who operates a telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of credit associated

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with the mobile phone or SIM card to the credit associated with the new mobile phone.

28. A method for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user comprising:

5 identifying the user through information provided in a communication message sent from the new mobile phone;

generating and communicating a unique passkey to a second communication identifier associated with the user;

10 receiving a communications message including a passkey at a predefined destination;

comparing the generated unique passkey with the passkey included in the communications message;

authenticating the identity of the user in accordance with the result of the comparison; and

15 if authenticated, authorising the mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone.

20 29. A method for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user comprising:

identifying the user through information entered at a web page, including information as to the number of the new mobile phone;

25 generating and communicating a unique passkey to the new mobile phone by an appropriate communications message;

receiving a passkey entered at the web page in response to the communications message;

comparing the generated unique passkey with the passkey entered at the web page;

5 authenticating the identity of the user in accordance with the result of the comparison; and

if authenticated, authorising the mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone.

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30. A computer readable medium having software recorded thereon for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user, the software comprising:

15 identification means for identifying the user through information provided in a communication message sent from the new mobile phone;

communications means for generating and communicating a unique passkey to a second communication identifier associated with the user, and receiving a communications message including a passkey at a predefined destination;

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comparison means for comparing the generated unique passkey with the passkey included in the communications message;

authentication means for authenticating the identity of the user in accordance with the result of the comparison; and

25 transfer means for authorising the mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and

the new mobile phone to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone, if the user's identity is appropriately authenticated.

31. A computer readable medium having software recorded thereon for
5 transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user, the software comprising:

identification means for identifying the user through information entered at a web page, including information as to the number of the new mobile phone;

10 communications means for generating and communicating a unique passkey to the new mobile phone by an appropriate communications message and receiving a passkey entered at the web page in response to the communications message;

15 comparison means for comparing the generated unique passkey with the passkey entered at the web page;

authentication means for authenticating the identity of the user in accordance with the result of the comparison; and

20 transfer means for authorising the mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone, if the user's identity is appropriately authenticated.